A REVIEW OF THE STATE OF THE ENGLISH NATION.

Tuesday, January 15. 1706.

IF I might give a Caution to Tradesmen, it should be from a Certain Scripture, which tho' of another Signification, I would turn to this; and altering the Words, say, I hope without Prophaneness, *Do not Trade over much; Why shouldest thou be in Gaol before thy time?*

I think I may safely advance without Danger of Reprehension, there are more People ruin'd in *England*, by over Trading, than for Want of Trade; and I would from my own unhappy Experience, advise all Men in Trade, to set a due Compass to their Ambition. Credit is a Gulph which is easie to fall into, hard to get out of; and of which I say as the Poet,

——— *facilis descensus Averni:*
Sed revocare gradum, superasq; evadere ad auras,
Hoc opus, hic labor est. ———
Virg. Æneid. 6. l. 126.

'Tis easie into Hell to fall,
But to get back from thence is all.

The best and most flourishing Tradesmen fall into Disasters. We have had fatal Blows to Men of Fortunes in *England*, by Trade, the *Viners*, *Forths*, *Backwells*, *Cudworths*, and such Men are standing Instances of the little Guard great Estates are to the Surprizes of Trade; and 'tis not every Man, *that, tho' he has a Bottom*, has the Reputation in Trade to support himself in time of a Disaster, as the Gentlemen, I Instanc'd in the last Paper, have done.

Caution therefore, is the best Advice can be given a young Tradesman; and Moderation is a useful Vertue in Trade, as well as in Politicks; not to let every Prospect of Advantage draw him out; the Tradesman has the most need of that Petition in the Lord's Prayer, of any Man living, *Lead us not into Temptation.* A Man in full Credit, flush

high Business, and great Trade, sees a Prospect of Profit; he launches out in hopes of the Prize, runs into great Debt to Grasp it; meets with a Disappointment, *As what part of Trade is there without its Hazard?* and thus the Man, that with a steady pace might have gone on with Success, and gradually grown rich, falls under the Scripture Truth, That *he that will be rich, falls into divers Temptations, and Snares.*

One Capital Blow has its infinite Dependencies in Trade. *A.* is a great Merchant; the *French* fall in with the *Turky* Fleet, and take them, and he loses 20 or 30 thousand pound; and the Consequence is, he breaks; his Breaking falls heavy upon *B, C, D, E,* and others; perhaps 5 or 6 Tradesmen in *London*; and their Reputation being not able to bear them up under the Publick Report, as well as Burthen of such a Loss, *Break too:* As he has broke six, they break 20; and those 20, a hundred; and so it goes on without any prospect of a Conclusion, and all this is the Effect of Credit of Men trading beyond their Stocks, and both giving and taking exorbitant Credit.

He that gives Credit, must take it, generally speaking; and were the Reputation of Trade so settled, that neither giving nor taking Credit could out-live the first Decay of a punctual Compliance, the Disasters of Trade cou'd never be so frequent; for you would soon know your Men, and the Debtor would be immediately suspected, if he failed of his Appointment; on the contrary, here we find Men driving vast Trades, that are, as we say, *Dun proof*; that are follow'd, and harrass'd, and Huff'd by every Prentice for Money; and yet these Men can keep up their Trades, and can buy and run into more Debt: Owe one Man to pay another; and there is no end of their Trade; till at last declining Profits bring them to go backward, and a Statute of Bankrupt's the General winding up of the Bottom.

Thus Credit, like the best Antidote ill applied, proves the worst Poison; and that which one way is the Foundation of our immense Trade in *England*, it being thus boldly invaded, misapplied and presum'd upon, is one of the worst Mischiefs that we can be exposed to.

In order to make a Regular Essay at the Cure of this, I must enter here upon the second Head propos'd, *viz.* Retail Credit; I have nothing of Merit to plead for, being an early Exclaimant against the exceeding Growth of this Evil; nor shall I claim the Honour of prompting the setting up the Inscription in the Shops of our Tradesmen; since indeed the little Effect *that* has upon this Evil, merits but very small Reputation to the Author.

The Mischief of Retail-Credit, is to be trac'd up a deal great higher; and I am sorry to say our Nobility and Gentry are the only Persons that can put a Check to this Leprosy of Trade.

I acknowledg that 'tis a decaying Evil among the Gentry; and as they were drawn into it by the Luxury of the Court, the Example of our late Reigns has furnish'd them with better Maxims; and we begin to see now, that Gallantry and good Husbandry are very consistent one with another.

I cannot but think that prompting our Nobility to ways of living beyond their Estates; whether it was by luxurious Extravagancies in eating and drinking, vulgarly call'd House-keeping, as in King *James* the First's Time; or in Magnificent Equipages, and all sorts of Court-Vices, as in King *Charles* the Second's Time; or in Drunkenness and Play, as in the same was a Plot upon the Gentry of *England* to impoverish them, and make them dependant upon the Court, that they might in time be made Mercenary, and comply with the Designs laid, and which afterwards appear'd, of making them Tools to betray the Liberties of their Country for a Pension; and tho' the Numbers and general Fidelity of the Gentry broke this Chain, yet all Men must allow, it was no improbable thing; Poverty of Families being the most proper handle for the Court to take hold of, by which to invade their Integrity.

If any Man think I am running the Matter too high, let me answer for that by the end of the Story; I am for tracing all our Mischiefs to their Causes, and he that does not, shall never cure them. I cannot think any Man will charge me with Arrogance when

when I shall say here began the Mischief *of Retail Credit in Trade*; if not, let any Man tell me, where it had its Original, & *erit mihi Magnus Apollo.*

A Gentleman of Good Birth and Fortune, but that happens, either by the Ill Husbandry of his Parents to be left in Debt, or by his own Misconduct run behind-hand and want Money; What shall he do? He must make his Appearance at Court perhaps, in hopes of some place, or to qualifie himself to understand the World; *God help him, a sorry School in those Days, for any thing but Vice, and Ruinous Accomplishments.* He wants Money, what must he do? Why there is a Rich Tradesman in the next Market Town, that knows his Estate and Family, Furnishes him, and will stay till *Michaelmas*, when the Tenants pay their Rent: Thus the Gentleman gets into Debt in the Country, perhaps in half a dozen Towns, and away he comes to *London*; truly here, his Equipage being very Handsome, and some Money to begin with, the Tradesmen like Birds of Prey hover about him, and Sir *Thomas*, or Sir *W*....., has all the fineft Things in Town brought to his Lodgings; as Liveries, Perriwigs, Clocks, Watches, Laces, Linnen, *&c.* and the Coach makers, Harness-makers, Sadlers, and all sorts follow him, as earnestly to get him into their Debt, as they will afterwards to get him out; all his Servants are Brib'd, to draw him in to Deal with them; and when he talks of Pay, O they don't question their Pay, and his Worship's own time for that; and thus like a Cully at Play, he is besieg'd with Sharpers and Setters, and got into Debt ——If my Lady is brought to Town, 'tis the same thing there among the Women.

At last Payments begin to come on, the Gentleman meaning honestly, talks with his Steward, and finds the Rents come in slow, and Taxes run high, and he begins to be Dunn'd; he gives them good Words, pays a little and a little, and runs farther into Debt to stop their Mouths, till at last, he is Expos'd to all the Insults and Contempts, that he must expect, who lies at the Mercy of their Scandalous Tongues who want Manners; and to remedy this Evil, retires into the Country, and the best Course he can take, is to shut himself up a Year or two, Dismiss his Servants, and live Retir'd, till Time and his real Estate will Redeem him; if he takes the other way, that is, to Mortgage, and at last Sell, he goes the Common Road of Destruction, that has Ruin'd Multitudes of Good Families, and by which the Trading part of this Nation, has possess'd so many of the Great Estates of our Nobility.

'Tis too long and too Sad a Story to rip up at this time, to offer at particulars, and to tell to what Terrible Extremes, these things have reduc'd some extraordinary Families in *England*; and if I should instance in some of our Nobility, that have been refus'd Credit for a Loaf of Bread, and been at a loss to know where to send their Servants to Dinner, it would be Recording, what I wish to have buryed in Eternal Silence; and our Gentlemen grow Wiser for the future.

'Tis true, and perhaps some may Answer me so; This is the Effect of Luxury, Gaming, Lewdness, and all sorts of Vices; but what's this to Trade? I Answer, the first brings them into Debt, 'tis true, but 'tis the Debt Ruines them; and if Retail-Credit, had been first stop'd, the Luxury of these Families, would have receiv'd so early a Check, that they could not so easily have slipt into the Bottomless Gulph of Debt and Civil Destruction.

MISCELLANEA.

THE following Letter and Queries, being sent by an Unknown Hand, I commit 'em to Publick View, rather to Divert than Inform; not but that I believe, they are all of them to be made out as easily as the 8*th*, which must signifie the River *Guadiana* in *Spain*, which runs under Ground a great way——An Instance of which, the *Geographer* might have found nearer Home, if he had thought fit to have gone but to

Bo-

Box-Hill, or Examin'd Mr. *Cambden* for the River *Mole*, which runs three Mile under Ground, and comes up again near *Leather-Head* in *Surry*.

I might have made an Eſſay at an Anſwer to them, but perhaps might have miſs'd the right Explaining them, and ſo have An-ſwer'd ſome other bodies Expectation bet-ter than my own; if they had been Alle-gories rather than Paradoxes, it perhaps might have been more to my purpoſe, Ex-pounding Riddles being none of the De-ſign here.

Mr. *Review*,

Reading your Paper January 1. *you there ſeem'd to intimate, as if you wou'd a-gain Entertain the World, with ſomething Di-verting and Uſeful, and that you wou'd An-ſwer Subjects, provided they were not Impertinent, nor Reflecting on Perſons; from both which Imputations, that I now ſend you is free; therefore I may with the greater Aſſurance, ex-pect the Solution of the following Amazing Paradoxes, taken out of* Gurden's *Geograp. Gram. which he avers to be as true, as any Demonſtration of* Euclid.

1. " There is an Iſland in the *Ægean* " Sea, upon which if two Children were " brought forth at the ſame time, and Li-" ving together for ſeveral Years, ſhould " both Expire on the ſame day; yea, at the " ſame Hour and Minute of the Day, yet " the Life of one, wou'd ſurpaſs the others " ſeveral Months.

2. " There is a certain Hill in the South " of *Bohemia*, on whoſe top, if an Equi-" noctial Sundial be duly Erected, a Man " Stone Blind, may know the Hour of the " Day by the ſame, if the Sun ſhines.

3. " There is a Remarkable place, on the " Globe of the Earth, of a pure wholſom " Air, and yet of ſuch a ſtrange deteſtable " Quality, that it's abſolutely impoſſible for " two of the Intireſt Friends to continue " in Mutual Love and Friendſhip for the " ſpace of two Minutes.

4. " There is a certain Noted Place of the " Earth, where the Son and Moon, (*ipſo " tempore Pleniluniі*) may both happen to " riſe at the ſame Inſtant, and upon the " ſame points of the Compaſs.

5. " There is a Famous Country on the " Continent of *Africa*, many of whoſe In-" habitants are Born perfectly Deaf, and " Stone Blind, and continue ſo their whole " Lives. Yet ſuch is the Amazing Faculty " of thoſe Perſons, that the Deaf are as " capable to judge of Sounds, as well as " thoſe that Hear; and the Blind, Colours, " as well as thoſe that See.

6. " There is a certain *European* Iſland, " the North part whereof doth frequently " alter, both its Longitude and Latitude.

7. " There is a certain People in South " *America*, who are properly furniſh'd with " only one of the Five Senſes, *viz.* That of " Touching; and yet they can both Hear " and See, Taſt and Smell as Nicely as we " *Europeans*, who have all Five.

8. " There is a Remarkable River on " the Continent of *Europe*, over which there " is a Bridge of ſuch a Breadth, that above " 3000 Men a Breaſt may paſs over it, " and not Croud one another.

9. " It may clearly be Demonſtrated by " the Terreſtial Globe, that it is not above " 24 Hours Sailing from the River *Thames* " in *England*, to the City of *Meſſina* in *Si-" cily*, at a certain time of the Year, provi-" ded there be a brisk North Wind, a light " Frigat, and an Azimuth, Compaſs."

The Solution of this Paradoxical Poſition, will be uſeful for the Advancement of Ne-goce, the Subject you are now Treating off.

Mr. *REVIEW*,

Jan. 8. 1705. Your Obliged Servant, *Philalethes.*

THE unknown Gentleman who ſent the Author of this work a Sum of Money laſt year to be diſtributed in Charity, having ſent the like Sum again for the like purpoſe; This is to ſatisfy him, That his Letter and Bill is receiv'd, he having not been pleaſed to leave any other Method of giving him notice; and he may be aſſur'd it ſhall be diſtributed with like Care as before, and the Particulars kept to ſatisfy him of it, if ever he ſhall think fit to require it.